

behavioural therapy, emergency care, minor surgery, radiotherapy, diagnostic services, physiotherapy, occupational therapy and inhalation therapy services, orthoptic services, services or examinations necessary for a resident to obtain employment, or those required in the course of employment or on the demand of the employer, provided that such examination or service is required by a law of Quebec other than the Collective Agreement Decrees Act.

Out-of-province benefits: (In Canada) in-patient: approved standard ward rate. Out-patient: insured services at the prevailing rate of the hospital where these services are received. (Outside Canada) in-patient: elective cases up to \$25 per day. Emergency or sudden illness and referral cases receiving prior approval, room and board at the ward rate plus cost of other insured services. Excluded: spas, psychiatric and tuberculosis hospitals. Out-patient: at the prevailing rate of the hospital where the insured services are received provided that: the services were received during the 24 hours following an accident; the services became necessary due to a sudden illness or emergency.

Authorized charges: The payments authorized were \$6 (and \$7 from April 1, 1977) per day in extended care hospitals and in extended care units in short-term care hospitals. Children under age 18 are exempt. Low income individuals may benefit from total or partial exemption depending on their family and financial situation.

Ontario. *Medical care benefits:* all medically required services of medical practitioners and certain surgical-dental procedures undertaken by dental surgeons in hospitals. *Additional benefits:* optometry, chiropractic, podiatry, osteopathy. Also out-of-hospital benefit toward cost of physiotherapy and for ambulance services. Home care program services; home renal dialysis and home hyperalimentation equipment, supplies and medication. The provincial ministry of health administers a free drug benefit plan for persons 65 and over who are Canadian citizens or landed immigrants and who have lived in the province for the past 12 months, for disabled persons and persons with limited incomes.

Premium per month: single, \$16; family of two or more, \$32. The premiums are those for persons who do not qualify for premium assistance on account of limited income. Rates are for combined medical care and hospital insurance coverage. Premium exemption if member of premium unit is 65 or over and resided for at least the previous 12 months in province.

Hospital in-patient benefits: standard ward and all approved available services. *Out-patient:* broad range of essential services, physio-, occupational, speech, radio- and inhalation therapies, diet counselling services when prescribed by a physician, and other hospital services when medically necessary. The plan also provides an extensive nursing home benefit which is not eligible for a contribution to the province under the federal Hospital Insurance and Diagnostic Services Act. However, the province is being reimbursed under the Canada Assistance Plan for revenues lost due to implementation of universal nursing home coverage.

Out-of-province benefits: full rate in other Canadian provinces less any co-insurance or capital charges made by province concerned; 75% of standard ward for non-emergency admissions in the United States including room, board and all extras; 100% of emergencies except mental illness anywhere in the world; 100% of standard ward care in all other cases except mental illness occurring outside Canada or the US.

Manitoba. *Medical care benefits:* all medically required services of medical practitioners and certain surgical-dental procedures undertaken by dental surgeons in hospitals. *Additional benefits:* certain optometric and chiropractic services, prosthetic devices and certain limb and spinal orthotic devices and services when prescribed by a physician; contact lens following congenital cataract surgery; artificial eyes; a prescription drug program; ante-natal Rh immune globulin; a personal care program.

Hospital in-patient benefits: standard ward and all approved available services. *Out-patient:* all services except drugs and dressing in certain cases. The plan also provides an extensive nursing home benefit which is not eligible for a contribution to the province under the federal Hospital Insurance and Diagnostic Services Act. However, the province is being reimbursed under the Canada Assistance Plan for revenues lost due to implementation of universal nursing home coverage.

Out-of-province benefits: (In Canada) rate approved by hospital's provincial plan. (Outside Canada) the greater of 75% of hospital's charges or a daily allowance if: emergency; adequate care not available in Manitoba; during three months following permanent move; temporary employment or education. The lesser of 75% of hospital's charges or a daily allowance for elective cases.

Saskatchewan. *Medical care benefits:* all medically required services of medical practitioners and certain surgical-dental procedures undertaken by dental surgeons in hospitals. *Additional benefits:* optometry, chiropractic, referred services by dentist for care of cleft palate and for orthodontic oral surgery. With certain exceptions, Saskatchewan residents holding valid health services cards are